FEMA-Pivot
Claims Operations

Standard Proof of Loss (POL) / Increased Cost of Compliance (ICC) POL

Quick Reference Guide (QRG) for FEMA Users

October 7, 2021

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Overview of Standard Proof of Loss (POL) / Increased Cost of Compliance (ICC) POL Module

The Proof of Loss (POL)/Increased Cost of Compliance (ICC) module supports the **Claims** process that allows WYOs to provide justification and request approval for late POLs. When the insurance examiner receives the Final Report or proof of loss (POL) 60+ days from the date of loss, or after the ending date of a FEMA-issued POL extension, the examiner must submit a POL waiver through Pivot and receive approval on the waiver before issuing payment.

Waivers submitted by WYOs that contain an Action Requested or Action Required status are available to FEMA users and appear in the table on the Dashboard.

Note: Throughout this Quick Reference Guide, WYO refers to all WYOs, Vendors, and NFIP Direct users.

POL Users

- FEMA: Insurance Examiners, Managing Examiners
- Write Your Own (WYO)
  - ➢ **Note:** This Quick Reference Guide (QRG) covers **FEMA user** functions. Please see the separate QRG for WYO functions.

POL Key Functionality and Capabilities

- **Provides an automated form and workflow management solution** to increase FEMA's efficiency and effectiveness for reviewing and adjudicating waivers.
- **Uses smart logic to enforce business rules** and prevent common mistakes from being submitted to FEMA.
- **Stores and tracks all communication** related to the request.

Accessing the Standard POL / ICC POL Module

After login, Pivot opens to the Landing page.

To access the Standard POL/ICC module under Explore the Modules, click "Claims," and then click "Standard POL/ICC POL."

Understanding Your Standard POL/ICC POL Dashboard

Pivot opens to the Dashboard that contains a table displaying In Progress or Completed waivers, the Advanced Search function, and the CREATE NEW STANDARD WAIVER and CREATE NEW ICC WAIVER buttons.

Table Columns

The table opens to the In Progress tab and contains these sortable column headings:

- ID
- WYO Name
- Policy Number
- Insured Name
- Status
- Owner

- Loss Date
- Submission Date
- Loss Type
- Company Examiner
- Resubmission Count
- Assigned IE

ID Format	Record Type
S-####	Standard POL Waivers
S-####-##	Standard POL Waivers – Additional Payment-#
I-####	ICC POL Waivers
I-####-##	ICC POL Waivers – Additional Payment-#

*Screenshot 1: Dashboard*
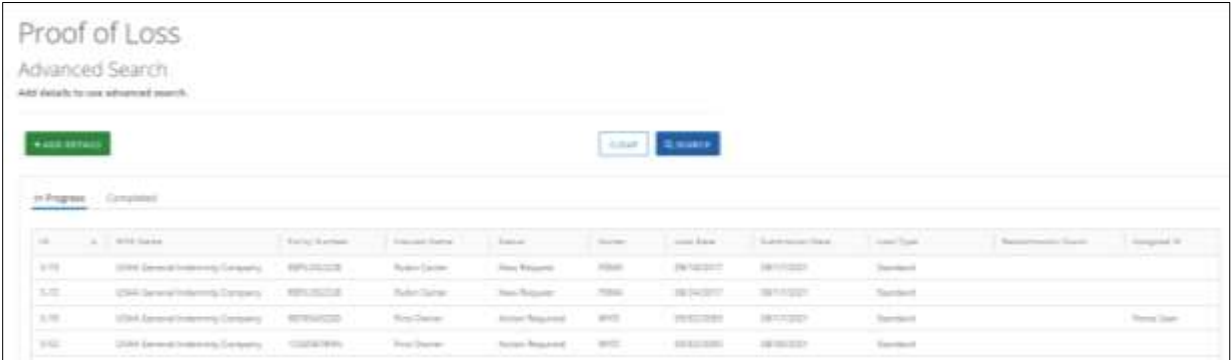
Page Navigation

Use the page controls under the table in the lower right corner to navigate through the table.

- Click the first drop-down to select the number of waivers that display at a time, from five to 50 in increments of five.
- The specific page number out of the total number of pages displays to the right of the drop-down. Click the direction arrows to proceed back or forth through the table or jump from the first page to the last page.

*Screenshot 2: Dashboard – Page Navigation*
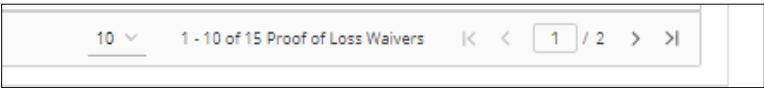
Using Advanced Search

The Advanced Search function provides an efficient way to find a specific waiver.

1) To quickly find a waiver on the Dashboard, click "ADD DETAILS."

   ➢ Click "CLEAR" to remove the content only from the detail's fields.
   ➢ Click "SEARCH" to then reset the filters to show all original data after you've removed your criteria.

Screenshot 3: Advanced Search — ADD DETAILS and CLEAR buttons
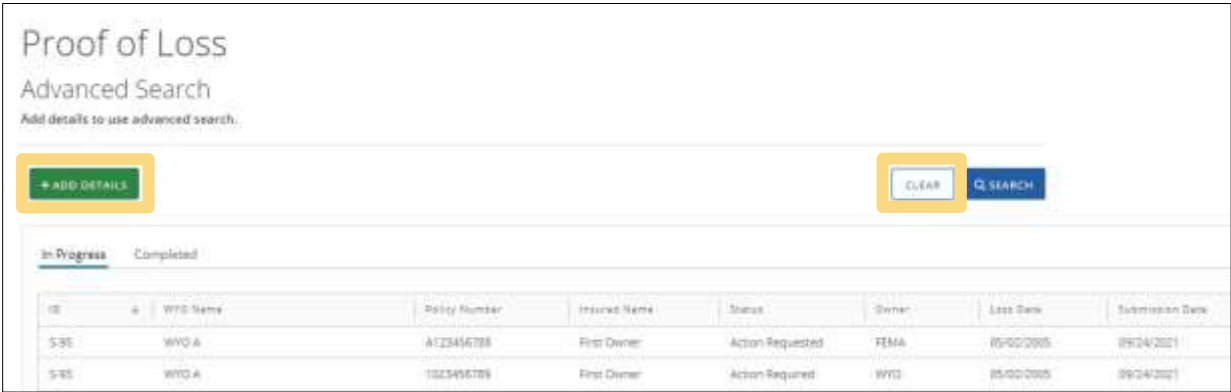
2) In the New Detail section that appears, click the "Add detail" drop-down list, and then click the appropriate search detail. You can select multiple details to apply to your search.

   ➢ Click "REMOVE" to clear the detail's fields from the Dashboard.
   ➢ Click "SEARCH" to then reset the filters to show all original data after you've removed your criteria.

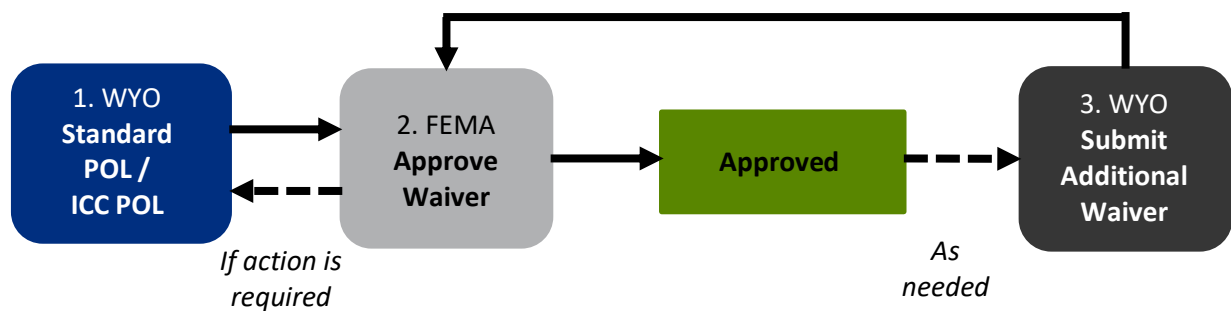Screenshot 4: Advanced Search — Add detail drop-down list
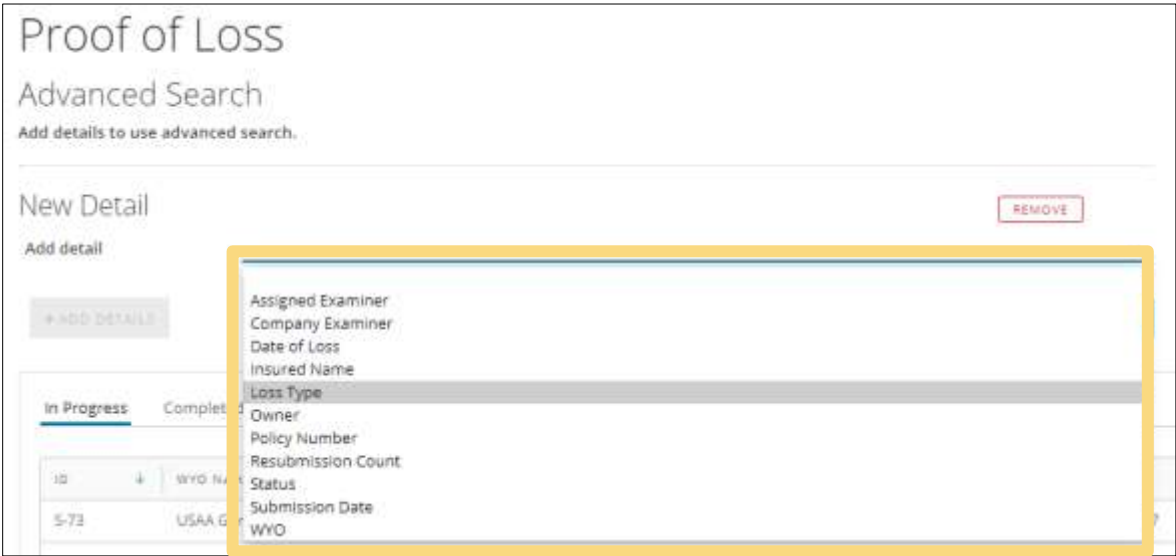
3) Click "SEARCH" to search for the waivers that match your detail criteria. The results appear in the table.

Screenshot 5: Advanced Search — SEARCH button

Standard POL / ICC POL Process

This section outlines all user steps in the POL/ICC module. Below is a graphic that depicts this process.

Step 1A: Submit a Standard POL Waiver (WYO User)

To create a Standard POL Waiver, a new Standard POL request must be submitted. The owner of this step is **WYOs**.

When a new Standard POL waiver is created, the first step for the user is to lookup the Date of Loss and Policy Number using the System of Record Lookup pop-up. This will ensure that correct data is populated from Claims and Policies (CAP).

Screenshot 6: System of Record Lookup pop-up

Once the Standard POL waiver has been submitted, the owner is now **FEMA** and the status is **New Request**.

Step 1B: Submit an ICC POL Waiver (WYO User)

To create an ICC POL Waiver, a new ICC POL request must be submitted. The owner of this step is **WYOs**.

When a new ICC POL waiver is created, the first step for the user is to lookup the Date of Loss and Policy Number using the System of Record Lookup popup. This will ensure that correct data is populated from Claims and Policies (CAP).

Once the ICC POL waiver has been submitted, the owner is now **FEMA** and the status is **New Request**.

Step 2A: Review a Standard POL Waiver (FEMA User)

Once the WYO has submitted the Standard POL request, the next step is to review the POL waiver and determine whether the POL waiver is approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

1) Navigate to the Dashboard.

2) Use **Advanced Search** to search for waivers with New Request status.

3) Click the appropriate waiver to open it.

4) Review the POL waiver.

Screenshot 8: Review Standard POL Waiver

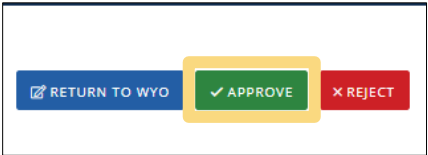   a) If supporting documentation is requested, scroll down to Additional Support Files, and then click "Upload."

Screenshot 9: Review Standard POL Waiver — UPLOAD button

   b) Continue scrolling down and reviewing the waiver sections.

5) ***To approve the Standard POL waiver:*** Click "APPROVE" in the upper right corner.

Screenshot 10: Review Standard Waiver — APPROVE button

a) The Adjudicate Waiver – Approve pop-up appears. Click "OK."

➢ As visible on the Dashboard, under the table's Status column, the POL is now **Approved**.

Screenshot 11: Adjudicate Waiver - Approve pop-up
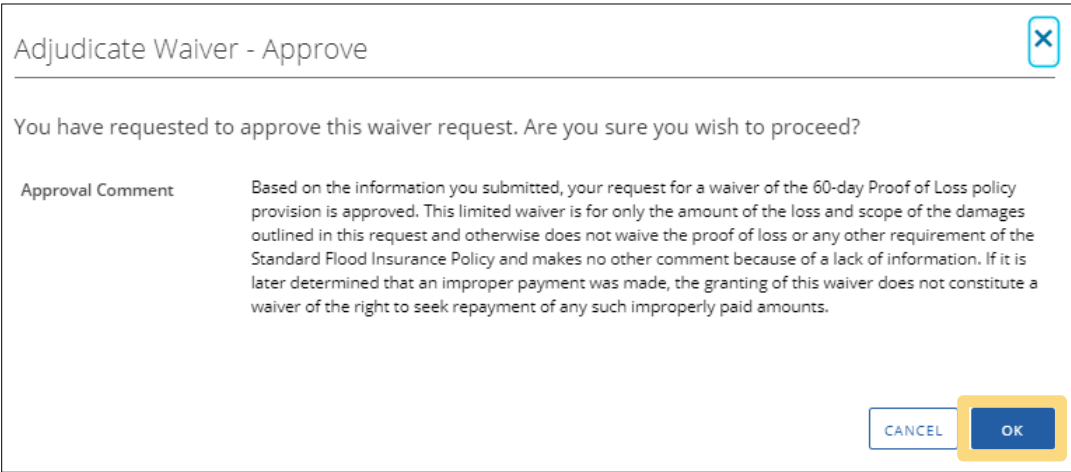
6) ***To reject the Standard POL waiver:*** Click "REJECT" to in the upper right corner of the page.

Screenshot 12: Review Standard POL Waiver — REJECT button

a) In the Adjudicate Waiver – Reject pop-up, type a comment, and then click "OK."

➢ As visible on the Dashboard, under the table's Status column, the POL is now **Rejected**.

7) ***To return the Standard POL waiver to the WYO:*** Click "RETURN TO WYO" in the upper right corner to allow the WYO to update or correct the waiver.

8) In the Adjudicate Waiver – Return to WYO pop-up, type the comment, and if applicable, check the checkbox to allow only the WYO to upload one or more files.

9) Click "OK" to return to the Dashboard.

Step 2B: Review an ICC POL Waiver (FEMA User)

Once the WYO has submitted the ICC POL request, the next step is to review the POL waiver and determine whether the POL waiver is approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

1) Navigate to the Dashboard.

2) Use **Advanced Search** to search for waivers with New Request status.

3) Click the appropriate waiver to open it.

4) Review the ICC POL waiver.

Screenshot 16: Review ICC POL Waiver

a) If supporting documentation is requested, scroll down to Additional Support Files, and then click "Upload."

Screenshot 17: Review ICC POL Waiver — UPLOAD button

b) Continue scrolling down and reviewing the waiver sections.

5) **To approve the ICC POL waiver:** Click "APPROVE" in the upper right corner.
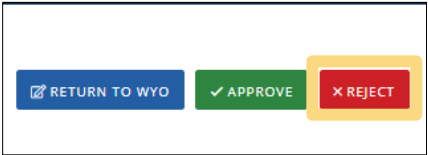
Screenshot 18: Review ICC POL Waiver — APPROVE button

a) The Adjudicate Waiver – Approve pop-up appears. Click "OK."

➢ As visible on the Dashboard, under the table's Status column, the POL is now **Approved**.

Screenshot 19: Adjudicate Waiver - Approve pop-up

6) **To reject the ICC POL waiver:** Click "REJECT" to in the upper right corner of the page.

Screenshot 20: Review ICC POL Waiver — REJECT button

a) In the Adjudicate Waiver – Reject pop-up, type a comment, and then click "OK."

➢ As visible on the Dashboard, under the table's Status column, the POL is now **Rejected**.

Screenshot 21: Adjudicate Waiver - Reject pop-up

7) **To return the ICC POL waiver to the WYO:** Click "RETURN TO WYO" in the upper right corner to allow the WYO to update or correct the waiver.

Screenshot 22: Review ICC POL Waiver — RETURN TO WYO button

8) In the Adjudicate Waiver – Return to WYO pop-up, type the comment, and if applicable, check the checkbox to allow only the WYO to upload one or more files.

9) Click "OK" to return to the Dashboard.

Screenshot 23: Adjudicate Waiver – Return to WYO pop-up

Step 3: Resubmit a Standard POL or an ICC POL Waiver (WYO User)

Once FEMA returns the Standard POL/ICC POL waivers to the WYO, the WYO can resubmit the waiver. The WYO will be able to add comments and upload documents.

Upon reviewing FEMA's comments on a returned Standard POL/ICC POL waiver, the WYO updates the waiver form as necessary, and resubmits the waiver to FEMA.

Step 4: Submit a Standard POL or an ICC POL Additional Payment (WYO User)

A WYO can submit Additional Payment requests on completed waivers for both Standard POL and ICC POL records. These requests appear on a FEMA user's Dashboard as a Loss Type corresponding to the waiver — a Standard Additional Payment or an ICC Additional Payment.

Step 5A: Review Standard POL Additional Payment Request (FEMA User)

Once the WYO has submitted the Standard POL Additional Payment request, the next step is to review the request and determine whether it is approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

When a FEMA user receives an additional payment request for a Standard POL waiver, the available actions are Approve, Reject, or Return to WYO.

1) From the Dashboard, use **Advanced Search** to view search results for waivers with a Standard Additional Payment Loss Type.

2) Click the appropriate waiver to open it.

Screenshot 24: Review Standard POL Additional Payment Request

3) Review the Standard POL Additional Payment request.

   a) If supporting documentation is requested, scroll down to Additional Support Files, and then click "Upload."

Screenshot 25: Review Standard POL Additional Payment Request — UPLOAD button

   b) Continue scrolling down and reviewing the waiver sections.

4) **To approve the Standard POL Additional Payment Request:** Click "APPROVE" in the upper right corner.

   a) The Adjudicate Waiver – Approve pop-up appears. Click "OK."

   ➢ As visible on the Dashboard, under the table's Status column, the Additional Payment Request is now **Approved**.

5) **To reject the Standard POL Additional Payment Request:** Click "REJECT" to in the upper right corner of the page.

   a) In the Adjudicate Waiver – Reject pop-up, type a comment, and then click "OK."

> ➢   As visible on the Dashboard, under the table's Status column, the POL is now **Rejected**.

6)   ***To return the Standard POL Additional Payment Request to the WYO:*** Click "RETURN TO WYO" in the upper right corner to allow the WYO to update or correct the Additional Payment Request.

7)   In the Adjudicate Waiver – Return to WYO pop-up, type the comment, and if applicable, check the checkbox to allow only the WYO to upload one or more files.

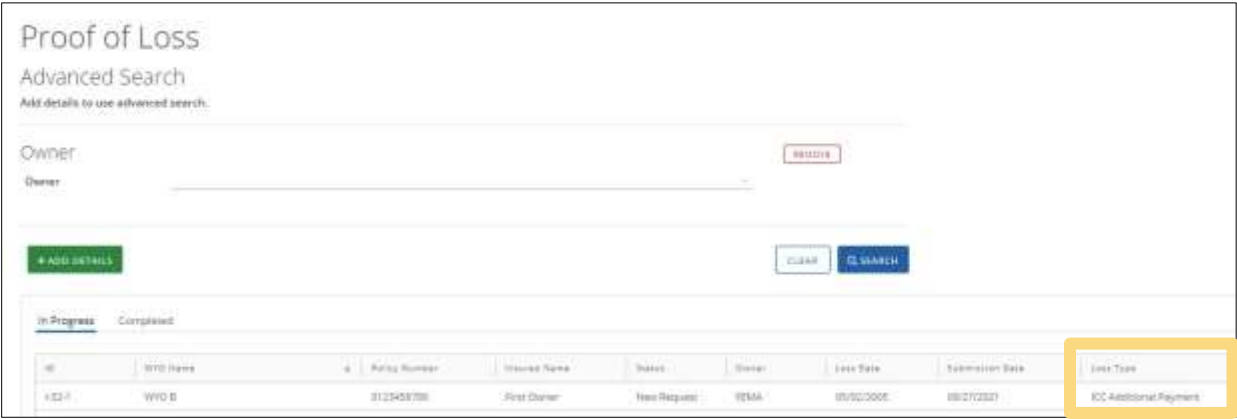8)   Click "OK" to return to the Dashboard.

Step 5B: Review ICC POL Additional Payment Request (FEMA User)

Once the WYO has submitted the ICC POL Additional Payment request, the next step is to review the request and determine whether it is approved or should be returned to the WYO for edits. The owner of this step is **FEMA**.

When a FEMA user receives an Additional Payment Request for an ICC POL waiver, the available actions are Approve, Reject, or Return to WYO.

1)   From the Dashboard, use **Advanced Search** to view search results for waivers with an ICC POL Additional Payment Loss Type.

2)   Click the appropriate waiver to open it.

3)   Review the ICC POL Additional Payment Request.

Screenshot 26: Review ICC POL Additional Payment Request

a)   If supporting documentation is requested, scroll down to Additional Support Files, and then click "Upload."

    b)   Continue scrolling down and reviewing the waiver sections.

4)   ***To approve the ICC POL Additional Payment Request:*** Click "APPROVE" in the upper right corner.

    a)   The Adjudicate Waiver – Approve pop-up appears. Click "OK."

>   ➢   As visible on the Dashboard, under the table's Status column, the Additional Payment Request is now **Approved**.

5)   ***To reject the ICC POL Additional Payment Request:*** Click "REJECT" to in the upper right corner of the page.

    a)   In the Adjudicate Waiver – Reject pop-up, type a comment, and then click "OK."

>   ➢   As visible on the Dashboard, under the table's Status column, the Additional Payment Request is now **Rejected**.

6)   ***To return the ICC POL Additional Payment Request to the WYO:*** Click "RETURN TO WYO" in the upper right corner to allow the WYO to update or correct the Additional Payment Request.

7)   In the Adjudicate Waiver – Return to WYO pop-up, type the comment, and if applicable, check the checkbox to allow only the WYO to upload one or more files.

8)   Click "OK" to return to the Dashboard.

POL / ICC Statuses

As a user moves through the process in the module, they will encounter a variety of different statuses in the submission process. The statuses defined in the table below are consistent across all four waiver types.

Note: The waiver status displays as a sortable column heading in the table on the Dashboard. Click the column heading to filter waivers by adjudication status. The waiver status will always default to "All."

Status	Owner	Description	Actions
Action Requested	FEMA	Waiver was resubmitted to FEMA for adjudication.	• **FEMA:** Review and approve, reject, or return the waiver to WYO**.**
Action Required	WYO	Waiver was returned to the WYO requester for additional information or updates.	• **WYO:** Review FEMA comments, update the waiver form as requested, and resubmit the waiver to FEMA.
Approved	N/A	Waiver was approved by FEMA and can be found in the Completed tab of the Dashboard. No further action can be taken.	• N/A
Draft	WYO	Saved, in-progress waiver that is not yet been submitted to FEMA.	• **WYO:** Submit waiver.
New Request	FEMA	Waiver was submitted to FEMA and is awaiting initial review.	• **FEMA:** Approve, reject, or return to WYO.
Rejected	N/A	Waiver was rejected by FEMA and can be found in the Completed tab of the Dashboard. No further action can be taken.	• **N/A**

Module FAQs

How do I contact user support?

Please email **nfipPivotSupport@fema.dhs.gov** to be connected directly to our Support team who can assist you with any questions related to Proof of Loss.

I want to review all of the additional payments submitted under a single Standard POL Waiver or ICC POL waiver. How can I do that?

Standard POL and ICC POL waivers that contain one or more additional payment requests appear with an additional number following the Policy ID number. In this example, S-101 displays as S-101-1 under the Completed tab, meaning that the waiver has one additional payment request associated with it.

> ➢ **Note:** The number of additional payment requests associated with a waiver will display as the last number after the dash in the Policy ID.

1) On the Dashboard, click the "Completed" tab and use **Advanced Search** to filter results by "Loss Type."

Screenshot 28: Standard POL Waiver with Additional Payment Request Example
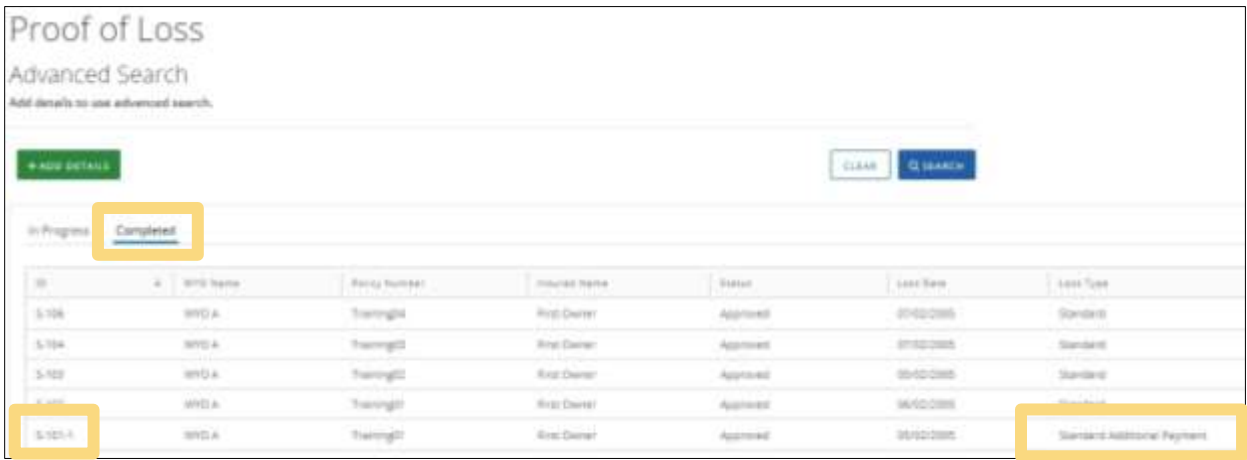
2) View the results for Standard Additional Payment, and then click the appropriate waiver.

The Proof of Loss page for that waiver opens and displays a Proof of Loss grid at the top of the page that shows all additional payments with any status that correspond to that waiver.